

EXHIBIT 6

David Gritz

Schedule 1

DAVID GRITZ**Total Economic Loss****Revised December 1 2014***

\$

Total Salary Loss Current Prices	965,531	See Schedule 2
Total Severance pay Current Prices	51,537	
Total Pension Loss Current Prices	56,013	See Schedule 3-4
Total Economic Loss in U.S. Dollar	\$ 1,073,081	

*** Subject to the most recent available data.**

December 1, 2014

David Gritz

Schedule 2

Salary Calculation in US Dollars

US 30 Year Treasury Rate 2.98%
 Israel 10 Year Bond Rate 3.77%
 Exchange Rate 3.914

Source of Income	David's Age	Year	Projected Future Wages	Less: Unemployment Effects	Less: Projected Future Income	Total Projected Future Income	Factor to December 1, 2014	Total Loss Value at December 1, 2014	Period to value	Income	Personal Consumption	Total Income
			US \$	US \$	US \$	US \$		US \$				
U.S.A.	25	2003	47,901	(1,916)	(3,518)	42,467	1.000	42,467		42,467	(26,202)	16,265
U.S.A.	26	2004	49,338	(1,974)	(3,623)	43,741	1.000	43,741		43,741	(26,988)	16,753
U.S.A.	27	2005	50,818	(2,033)	(3,732)	45,053	1.000	45,053		45,053	(27,798)	17,255
U.S.A.	28	2006	52,343	(2,094)	(3,844)	46,405	1.000	46,405		46,405	(28,632)	17,773
U.S.A.	29	2007	53,913	(2,157)	(3,959)	47,797	1.000	47,797		47,797	(29,491)	18,306
U.S.A.	30	2008	55,530	(2,221)	(4,078)	49,231	1.000	49,231		49,231	(30,376)	18,855
U.S.A.	31	2009	57,196	(2,286)	(4,201)	50,708	1.000	50,708		50,708	(31,287)	19,421
U.S.A.	32	2010	58,912	(2,356)	(4,327)	52,229	1.000	52,229		52,229	(32,225)	20,004
U.S.A.	33	2011	60,680	(2,427)	(4,456)	53,796	1.000	53,796		53,796	(33,192)	20,604
U.S.A.	34	2012	62,500	(2,500)	(4,590)	55,410	1.000	55,410		55,410	(34,188)	21,222
U.S.A.	35	2013	64,375	(2,575)	(4,728)	57,072	1.000	57,072		57,072	(35,214)	21,859
U.S.A.	36	Nov-2014	75,155	(3,006)	(5,519)	66,630	1.000	66,630		66,630	(41,110)	25,519
U.S.A.	36	Dec-2014	6,832	(273)	(502)	6,057	0.998	6,042	0.0833	6,042	(3,728)	2,314
U.S.A.	37	2015	84,447	(3,378)	(6,202)	74,867	0.969	72,523	1.0833	72,523	(44,747)	27,776
U.S.A.	38	2016	86,981	(3,479)	(6,388)	77,113	0.941	72,537	2.0833	72,537	(44,756)	27,782
U.S.A.	39	2017	89,590	(3,584)	(6,579)	79,427	0.913	72,551	3.0833	72,551	(44,764)	27,787
U.S.A.	40	2018	92,278	(3,691)	(6,777)	81,810	0.887	72,566	4.0833	72,566	(44,773)	27,793
U.S.A.	41	2019	95,046	(3,802)	(6,980)	84,264	0.861	72,580	5.0833	72,580	(44,782)	27,798
U.S.A.	42	2020	97,897	(3,916)	(7,190)	86,792	0.836	72,594	6.0833	72,594	(44,790)	27,803
U.S.A.	43	2021	100,834	(4,033)	(7,405)	89,596	0.812	72,608	7.0833	72,608	(44,799)	27,809
U.S.A.	44	2022	103,859	(4,154)	(7,627)	92,078	0.789	72,622	8.0833	72,622	(44,806)	27,814
U.S.A.	45	2023	106,975	(4,279)	(7,856)	94,840	0.766	72,636	9.0833	72,636	(44,816)	27,820
U.S.A.	46	2024	110,184	(4,407)	(8,093)	98,043	0.744	72,650	10.0833	72,650	(44,826)	27,826
U.S.A.	47	2025	113,490	(4,540)	(8,336)	101,171	0.722	72,664	11.0833	72,664	(44,836)	27,832
U.S.A.	48	2026	116,895	(4,676)	(8,583)	104,392	0.701	72,678	12.0833	72,678	(44,846)	27,838
U.S.A.	49	2027	120,401	(4,816)	(8,836)	107,709	0.681	72,692	13.0833	72,692	(44,856)	27,844
U.S.A.	50	2028	124,013	(4,961)	(9,094)	111,127	0.661	72,706	14.0833	72,706	(44,866)	27,850
U.S.A.	51	2029	127,734	(5,109)	(9,357)	114,646	0.642	72,720	15.0833	72,720	(44,876)	27,856
U.S.A.	52	2030	131,566	(5,261)	(9,624)	118,272	0.624	72,734	16.0833	72,734	(44,886)	27,862
U.S.A.	53	2031	135,513	(5,421)	(9,896)	122,006	0.606	72,748	17.0833	72,748	(44,896)	27,868
U.S.A.	54	2032	139,578	(5,583)	(10,171)	125,852	0.588	72,762	18.0833	72,762	(44,906)	27,874
U.S.A.	55	2033	143,766	(5,751)	(10,448)	129,814	0.571	72,776	19.0833	72,776	(44,916)	27,880
U.S.A.	56	2034	148,079	(5,925)	(10,726)	133,894	0.554	72,790	20.0833	72,790	(44,926)	27,886
Israel	57	2035	134,537	-	(6,851)	117,706	0.458	53,945	21.0833	53,945	(37,762)	16,184
Israel	58	2036	139,788	-	(7,138)	122,650	0.442	54,169	22.0833	54,169	(37,918)	16,251
Israel	59	2037	135,239	-	(7,438)	127,801	0.426	54,393	23.0833	54,393	(38,075)	16,318
Israel	60	2038	140,919	-	(7,751)	133,169	0.410	54,618	24.0833	54,618	(38,233)	16,386
Israel	61	2039	146,838	-	(8,076)	138,762	0.395	54,845	25.0833	54,845	(38,391)	16,453
Israel	62	2040	153,005	-	(8,415)	144,590	0.381	55,072	26.0833	55,072	(38,550)	16,522
Israel	63	2041	159,431	-	(8,769)	150,663	0.367	55,300	27.0833	55,300	(38,710)	16,590
Israel	64	2042	166,127	-	(9,137)	156,990	0.354	55,529	28.0833	55,529	(38,871)	16,659
Israel	65	2043	173,105	-	(9,521)	163,584	0.341	55,759	29.0833	55,759	(39,032)	16,728
Israel	66	2044	180,375	-	(9,921)	170,454	0.328	55,991	30.0833	55,991	(39,193)	16,797
Israel	67	Mar-45	46,988	-	(2,584)	44,403	0.317	14,056	31.0833	14,056	(9,839)	4,217
TOTAL:			4,520,992	(118,585)	(287,526)	4,114,881		2,643,124		2,643,124	(1,677,593)	965,531

December 1, 2014

David Gritz

Schedule 3

Pension Calculation in US Dollars

US 30 Year Treasury Rate 2.98%
 Israel 10 Year bond rate 3.77%
 Exchange Rate 3.914

Year:	Projected Future Pension Distributions, Valued at December 1, 2014		Projected Future Pension from National Insurance		Total Pension Loss Value at December 1, 2014	
	US \$	US \$	US \$	US \$	US \$	US \$
	United States		Israel		Total	
67 Mar-45	5,659	3,900	4,093	13,652	32.083333	4,095
68 2046	7,327	3,758	4,093	15,178	33.083333	4,553
69 2047	7,115	3,622	4,093	14,829	34.083333	4,449
70 2048	6,909	3,490	4,093	14,492	35.083333	4,348
71 2049	6,709	3,363	4,093	14,165	36.083333	4,250
72 2050	6,515	3,241	4,093	13,849	37.083333	4,155
73 2051	6,326	3,123	4,093	13,543	38.083333	4,063
74 2052	6,143	3,010	4,093	13,246	39.083333	3,974
75 2053	5,965	2,900	4,093	12,959	40.083333	3,888
76 2054	5,793	2,795	4,093	12,681	41.083333	3,804
77 2055	5,625	2,694	4,093	12,412	42.083333	3,724
78 2056	5,462	2,596	4,093	12,151	43.083333	3,645
79 2057	5,304	2,501	4,093	11,899	44.083333	3,570
80 2058	5,151	2,411	4,093	11,654	45.083333	3,496
TOTAL:	86,002	43,404	57,302	186,708		56,013

Income	Personal Consumption	Total Income
13,652	(9,556)	4,095
15,178	(10,624)	4,553
14,829	(10,380)	4,449
14,492	(10,144)	4,348
14,165	(9,916)	4,250
13,849	(9,694)	4,155
13,543	(9,480)	4,063
13,246	(9,272)	3,974
12,959	(9,071)	3,888
12,681	(8,877)	3,804
12,412	(8,688)	3,724
12,151	(8,506)	3,645
11,899	(8,329)	3,570
11,654	(8,158)	3,496
186,708	(130,696)	56,013

December 1, 2014

David Gritz

Total Pension Contributions in US \$ CurrencyExchange Rate:
3.914

Source of Pension	David's Age	Year:	Projected Future Wages	Less: Unemployment Effects	Total Projected Future Wages	Employee Contribution to Pension	Employer Contribution to Pension	Total Pension Contributions
			US \$			US \$	US \$	US \$
U.S.A.	25	2003	47,901	(1,916)	45,985	(3,518)	(3,518)	(7,036)
U.S.A.	26	2004	49,338	(1,974)	47,365	(3,623)	(3,623)	(7,247)
U.S.A.	27	2005	50,818	(2,033)	48,785	(3,732)	(3,732)	(7,464)
U.S.A.	28	2006	52,343	(2,094)	50,249	(3,844)	(3,844)	(7,688)
U.S.A.	29	2007	53,913	(2,157)	51,757	(3,959)	(3,959)	(7,919)
U.S.A.	30	2008	55,530	(2,221)	53,309	(4,078)	(4,078)	(8,156)
U.S.A.	31	2009	57,196	(2,288)	54,908	(4,201)	(4,201)	(8,401)
U.S.A.	32	2010	58,912	(2,356)	56,556	(4,327)	(4,327)	(8,653)
U.S.A.	33	2011	60,680	(2,427)	58,252	(4,456)	(4,456)	(8,913)
U.S.A.	34	2012	62,500	(2,500)	60,000	(4,590)	(4,590)	(9,180)
U.S.A.	35	2013	64,375	(2,575)	61,800	(4,728)	(4,728)	(9,455)
U.S.A.	36	Nov-2014	75,155	(3,006)	72,149	(5,519)	(5,519)	(11,039)
U.S.A.	36	Dec-2014	6,832	(273)	6,559	(502)	(502)	(1,004)
U.S.A.	37	2015	84,447	(3,378)	81,069	(6,202)	(6,202)	(12,404)
U.S.A.	38	2016	86,981	(3,479)	83,501	(6,388)	(6,388)	(12,776)
U.S.A.	39	2017	89,590	(3,584)	86,006	(6,579)	(6,579)	(13,159)
U.S.A.	40	2018	92,278	(3,691)	88,587	(6,777)	(6,777)	(13,554)
U.S.A.	41	2019	95,046	(3,802)	91,244	(6,980)	(6,980)	(13,960)
U.S.A.	42	2020	97,897	(3,916)	93,981	(7,190)	(7,190)	(14,379)
U.S.A.	43	2021	100,834	(4,033)	96,801	(7,405)	(7,405)	(14,811)
U.S.A.	44	2022	103,859	(4,154)	99,705	(7,627)	(7,627)	(15,255)
U.S.A.	45	2023	106,975	(4,279)	102,696	(7,856)	(7,856)	(15,713)
U.S.A.	46	2024	110,184	(4,407)	105,777	(7,734)	(7,734)	(15,468)
U.S.A.	47	2025	113,490	(4,540)	108,950	(7,780)	(7,780)	(15,560)
U.S.A.	48	2026	116,895	(4,676)	112,219	(7,827)	(7,827)	(15,654)
U.S.A.	49	2027	120,401	(4,816)	115,585	(7,876)	(7,876)	(15,752)
U.S.A.	50	2028	124,013	(4,961)	119,053	(7,926)	(7,926)	(15,853)
U.S.A.	51	2029	127,734	(5,109)	122,624	(7,978)	(7,978)	(15,956)
U.S.A.	52	2030	131,566	(5,263)	126,303	(8,031)	(8,031)	(16,063)
U.S.A.	53	2031	135,513	(5,421)	130,092	(8,086)	(8,086)	(16,173)
U.S.A.	54	2032	139,578	(5,583)	133,995	(8,143)	(8,143)	(16,286)
U.S.A.	55	2033	143,766	(5,751)	138,015	(8,201)	(8,201)	(16,402)
U.S.A.	56	2034	148,079	(5,923)	142,155	(8,261)	(8,261)	(16,523)
Israel	57	2035	124,557	-	124,557	(6,851)	(7,473)	(14,324)
Israel	58	2036	129,788	-	129,788	(7,138)	(7,787)	(14,926)
Israel	59	2037	135,239	-	135,239	(7,438)	(8,114)	(15,553)
Israel	60	2038	140,919	-	140,919	(7,751)	(8,455)	(16,206)
Israel	61	2039	146,838	-	146,838	(8,076)	(8,810)	(16,886)
Israel	62	2040	153,005	-	153,005	(8,415)	(9,180)	(17,596)
Israel	63	2041	159,431	-	159,431	(8,769)	(9,566)	(18,335)
Israel	64	2042	166,127	-	166,127	(9,137)	(9,968)	(19,105)
Israel	65	2043	173,105	-	173,105	(9,521)	(10,386)	(19,907)
Israel	66	2044	180,375	-	180,375	(9,921)	(10,823)	(20,743)
Israel	67	Mar-45	46,988	-	46,988	(2,584)	(2,819)	(5,404)
TOTAL:			4,520,992	(118,585)	4,402,408	(287,526)	(295,308)	(582,835)

Israel Monthly Pension Payout

Total Pension Contributions from Israel Sources

Total Pension Contributions from Israel Sources / No. of Retirement Years

12,784.49

David Gritz

Schedule 5

DAVID GRITZ**Total Economic Loss/ Summary**

	<u>Revised December 1, 2014</u>		<u>Original</u>
	\$		\$
Total Salary Loss Current Prices	965,531	See Schedule 2	921,175
Total Severance pay Current Prices	51,537		50,770
Total Pension Loss Current Prices	56,013	See Schedule 3-4	56,525
Total Economic Loss in U.S. Dollar	\$ 1,073,081		\$ 1,028,470

*** Subject to the most recent available data.****Assumptions:**

	12/2014	7/2013
Determination of the valuation date	3.77	3.77
Determination of an interest rate - in Israel	2.98	2.98
Determination of an interest rate - in US.*		

* 3.19% interest rate amended to be uniform over all reports by sokolow lawyers instructions.

Expected Future Earnings

	81,987.5	62,500
Individual's salary with a PHD in Political Science in the US	16,433	16,364
Average wage for an academic professional in Israel		

Growth Rate

	3%	3%
Average national salary growth rate in the US	4.2%	4.2%
Average wages growth rate in Israel		

Estimation of Income after Retirement

	1,613	1,439
US monthly pension	1,335	1,310
National Insurance monthly pension, net		

Exchange rate

3.914

3.693

2000

HOWSE & JOHNSON

Doctorate (PhD), Political Science (Polysci) Degree Average Salary

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Job Title:

Years in Field/Career:

Location:

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Abstract

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100

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» Check salary info for your own job

10/10/2019 10:10:10 AM

$$\frac{(53920 + 110 \text{ est})}{2} = \$27,987.50$$

Postcode: M20 7PH
Ed: 16/06/2010
8:58:00 AM
553,920 - 511,005

Professor, Postsecondary
Higher Education
7 salaries
\$103,467 -
\$164,380

Country: United States | Currency: USD | Updated: 22 Nov 2014 | [Individuals Followed](#) 54

Figure 1

לוח 26. - (המשך)

2011					
מנהלים	בעלי מקצועות חופשיים וטכניים	בעלי משלה יד אקדמי	סך הכל		
Managers	Associate professionals and technicians	Academic professionals	Total		
				גברים	
111.1	160.6	193.5	1,323.7	סך הכל	שכירים באוכלוסייה (אלפים)
±4.1	±5.4	±5.3	±11.2		
19,260	10,813	15,964	9,976	לחודש	הכנסה ברוטו (ש"ח) -
±567.3	±254.1	±296.4	±90.6		
90.3	61.0	84.0	53.0	לשעת עבודה	
±2.6	±1.3	±1.4	±0.5		
49.7	41.5	44.4	44.5		מספר שעות עבודה לשבוע
±0.4	±0.4	±0.4	±0.1		
				מספר שנות לימוד	
		0.0	64.2	8-0	שכירים באוכלוסייה (אלפים)
			±3.6		
(11,131)	(4,421)	0.0	5,145	לחודש	הכנסה ברוטו (ש"ח) -
±3,427.2	±273.3		±136.2		
(55.1)	21.1	0.0	27.8	לשעת עבודה	
±20.3	±3.5		±0.7		
46.7	48.5	0.0	43.9		מספר שעות עבודה לשבוע
±4.9	±11.1		±0.6		
26.9	27.8	2.5	560.8	12-9	שכירים באוכלוסייה (אלפים)
±2.0	±2.4	±0.6	±8.6		
16,235	9,081	10,273	7,226	לחודש	הכנסה ברוטו (ש"ח) -
±1,012.0	±550.3	±1,922.3	±95.8		
73.3	51.1	63.2	38.2	לשעת עבודה	
±4.3	±2.9	±9.7	±0.5		
51.5	41.8	37.8	45.1		מספר שעות עבודה לשבוע
±1.0	±1.0	±3.0	±0.2		
31.0	73.0	31.3	322.7	15-13	שכירים באוכלוסייה (אלפים)
±2.3	±3.7	±2.2	±7.0		
17,495	10,951	14,038	10,184	לחודש	הכנסה ברוטו (ש"ח) -
±892.8	±364.8	±683.7	±177.6		
81.6	60.9	77.4	55.0	לשעת עבודה	
±4.2	±1.9	±3.3	±0.9		
49.8	42.0	42.6	43.6		מספר שעות עבודה לשבוע
±0.7	±0.6	±0.9	±0.3		
52.7	59.3	159.7	375.5	+16	שכירים באוכלוסייה (אלפים)
±2.9	±3.4	±4.9	±7.0		
21,928	11,495	16,133	14,735	לחודש	הכנסה ברוטו (ש"ח) -
±921.3	±449.2	±333.1	±212.2		
105.1	66.1	85.4	77.5	לשעת עבודה	
±4.4	±2.2	±1.6	±1.1		
48.7	40.8	44.9	44.5		מספר שעות עבודה לשבוע
±0.5	±0.7	±0.4	±0.3		

תפריט ראשי

זקנה

דף הבית > קצבאות והטבות > זקנה > ניכויים מתשלום הקצבה

זקנה - ניכויים מתשלום הקצבה

דמי ביטוח בריאות

מקצבת הזקנה שלך ינוכו דמי ביטוח בריאות בסכום של 196 ש"ח (החל ב- 01.01.2014) לחודש ליחיד ו- 283 ש"ח (החל ב- 01.01.2014) לחודש לזוג. אם אתה זכאי לתוספת השלמת הכנסה ינוכו מקצבתך דמי ביטוח בריאות בסכום (של 103 ש"ח (החל ב- 01.01.2014) לחודש (ליחיד וגם לזוג).

לתשומת לבך,

אם אתה עובד כשכיר, והמעסיק שלך מנכה משכרך דמי ביטוח בריאות, עליך - לפנות למעסיקך להפסקת הניכוי הזה.

אם אתה מקבל תוספת בקצבת הזקנה בעד בת הזוג, ינוכו מקצבתך דמי ביטוח - בריאות לזוג, גם אם בת הזוג עובדת כשכירה.

אם אינך מקבל את התוספת בקצבת הזקנה בעד בת הזוג, מכיוון שהיא מקבלת - קצבה מהביטוח הלאומי, ינוכו מקצבתך דמי ביטוח בריאות לזוג.

חוב לביטוח הלאומי

המוסד לביטוח לאומי רשאי לנכות מקצבת הזקנה שלך חוב שאתה חייב בדמי ביטוח, מקדמות שקיבלת על חשבון הקצבה או על חשבון קצבאות אחרות, סכומים ששולמו לך בטעות או שלא כדין, וכן דמי מזונות המגיעים ממך לפי פסק דין של בית משפט או של בית דין מוסמך (לשם תשלום דמי מזונות רשאי המוסד לביטוח (לאומי להעביר או לעקל את קצבת הזקנה).

מבוטח עצמאי ומבוטח שאינו שכיר ואינו עצמאי, החייבים דמי ביטוח למוסד לביטוח לאומי - לא תשלום להם קצבת זקנה, או תשלום להם קצבת זקנה מופחתת (לפי סכום החוב וזמן הפיגור בתשלום) עד להסדרת החוב במחלקת הגבייה.

חובה עליך להודיע למוסד לביטוח לאומי על כל שינוי, שיש בו כדי להשפיע על תשלום קצבת הזקנה (כגון שינוי כתובת, שינוי במצב המשפחתי, שינוי בהכנסות שלך או של בן זוגך). את ההודעה יש למסור בכתב בתוך 30 יום מיום השינוי.

ר"ר פבית * קצבאות והסמכת * זקנה * שיעור הקצבה

זקנה - שיעורי הקצבה

סכום קצבת הזקנה הבסיסית המינימלית ליחיד היא 1,531 ש"ח (החל ב- 01.01.2014) ולזוג (הקצבה לזוג מורכבת מקצבה ליחיד וכן תוספת בעבור בת זוג) - 2,391 ש"ח (החל ב- 01.01.2014). סכום קצבת הידחה הבסיסית המינימלית לבני 80 ומעלה, ליחיד - 1,617 ש"ח (החל ב- 01.01.2014) ולזוג (הקצבה לזוג מורכבת מקצבה ליחיד של בן 80 וכן תוספת בעד בן זוג) - 2,387 ש"ח (החל ב- 01.01.2014).

אם שני בני הזוג, כל אחד בנפרד, עונים על תנאי היכשאות לקצבת זקנה, יקבל כל אחד מהם קצבת ליחיד.

על סכומים אלה מתווספות התוספות הבאות:

תוספת ותק (ביטוח) קצבת הזקנה ולכלול תוספת ותק לזוגי שהיה מרזיזי יותר מ-10 שנים לפני זמן זמאותו לקצבת זקנה בפעם הראשונה, בסוף למינבלות הקבועות בחוק.

שיעור תוספת ותק - 2% מן הקצבה בעד כל שנת ביטוח מלאה שלאחר 10 שנות הביטוח הראשונות. בסך הכול לא תעלה התוספת על 50% מהקצבה. עקרת בית יכולה לקבל בתנאים מסוימים רק 2% תוספת וותק.

תוספת דחיית קצבה - תשלום במקרים שלא היתה זמאות לקצבת זקנה בגלל הכנסות מעבודה, או שבגלל ההכנסות מעבודה מגיעה למבטוח קצבת זקנה בסכום נמוך, והוא מוותר על קבלת סכום נמוך זה.

שיעור תוספת דחיית קצבה - 5% מן הקצבה (כולל תוספת הוותק) בעד כל שנה יחשולום הקצבה נדחה בגלל הכנסות מעבודה מניל פרישה עד גיל הזמאות לקצבת זקנה.

תוספות כשל תלויים - בת זוג, בן זוג, ילד, לפרטים ראה תוספת כשל בן זוג וילדים.

סכומי קצבת הידחה להודש (ממוצע ל- 01.01.2014)

סכום	1,531 ש"ח
ליחיד/ה בן/בת 80 ומעלה	1,617 ש"ח
לזוג (הקצבה לזוג מורכבת מקצבה ליחיד וכן תוספת בעבור בת זוג)	2,391 ש"ח
לזוג, שהזכאי לקצבה הוא בן 80 ומעלה	2,387 ש"ח
ליחיד/ה + ילד	2,015 ש"ח
לזוג + ילד תוספת בעד ילד תשלום רק לאחר זכט	2,785 ש"ח
ליחיד/ה + 2 ילדים ויותר*	2,499 ש"ח
לזוג + 2 ילדים ויותר*	3,269 ש"ח

* התוספת בעד ילד משולמת בעד שני הילדים הראשונים בלבד.

* סכום התוספת בעד כל אחד משני הילדים 484 ש"ח.

* סכום התוספת הבסיסית בעד בן/בת זוג - 770 ש"ח.

אנו רואים כהיל מניס סליל אין לתתיחס לקידע זה כדוסר מחייב של הוותק כל הזכות שמחילת לרמסוד לביטוח לאומי

מנהל תד ישראלי המוסד לביטוח לאומי



שירות לציבור	התקנת עיבודים	מדיניות מוניטין	מחקר	סטטיסטיקה	הכנות על הכנסות	מערך התשלומים	שירות ומעקב	חינוך
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שנים יצעים לחדש אחד 28/11/2014

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כלים מוניטורים

מחבת הנדילות

שמיאל בן-ציון

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צבוי הסגר

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נר"י גליצ'ינסקי המומצאים

ד"ר דניאל גרין

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ישיבת "מנחם מנדל" במונקאטש

ה' תרס"ח על קובץ מ"א של שיעורי חלילים

אברהם ליבוביץ' ישיבה

א. אברהם חלפנין ז"ל לוי קרואות י"ל נפ' י"ג

Social Security Online

Benefit Calculator

Benefit Calculators

**Quick Calculator Benefit Estimates**

November 25, 2014

Retirement

At right is the information you provided. Below that are estimated benefit amounts for retirement at 3 different ages, including your normal (or full) retirement age (67). We assume you will work every year up to the year in which you begin receiving benefits.

As shown in the table, you can receive a monthly benefit starting at age 62 and 1 month that would be reduced for life due to early retirement. If you choose to delay the start of benefits to a higher age, you can then receive a larger monthly benefit for the rest of your life.

For example, if you start taking benefits at age 62 and 1 month, you will receive \$1,613 per month for the rest of your life. But if you wait until age 67 to start receiving benefits, you will get \$2,326 for the rest of your life. So by waiting until age 67, you can then receive \$713 more per month than if you started lower monthly benefits at 62 and 1 month. Remember, these estimated figures are in today's dollars.

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

Information you submitted

Date of birth: 3/23/1978

Current earnings: \$82,233.00

Benefit in year-2014 dollars

Retirement Benefit Estimates

Retirement age	Monthly benefit amount ¹
62 and 1 month in 2040	\$1,613.00
67 in 2045	\$2,326.00
70 in 2048	\$2,910.00

¹ Assumes no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your past earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

[See the earnings we used](#)

Disability/Survivor

For disability and survivors estimates, we assumed that you became disabled or died **today**. We did not use future earnings in calculating those estimates.

Disability	Monthly benefit amount
You	\$1,985.00

Your spouse and children may also qualify for benefits.

Survivors	Monthly benefit amount
Your child	\$1,585.00
Your spouse caring for your child	\$1,585.00
Your spouse at normal retirement age	\$2,113.00
Family maximum	\$3,699.10

25/11/2014

Estimated Social Security Benefit

Social Security Online

Benefit Calculators

[Benefit Calculators](#)

Estimated Earnings

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1. Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2. Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 3 %

If you change a growth factor, be sure that you have checked box number 2 above!

[Submit earnings information](#)

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Year	Earnings	
		Taxable amount
1996	\$0	
1997	\$0	
1998	\$0	
1999	\$0	
2000	\$0	
2001	\$0	
2002	\$0	
2003	\$47,901	
2004	\$49,338	
2005	\$50,818	
2006	\$52,343	
2007	\$53,913	
2008	\$55,530	
2009	\$57,196	
2010	\$58,912	
2011	\$60,680	
2012	\$62,500	
2013	\$64,375	
2014 & later	\$82,233	

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.

Social Security Online

Benefit Calculators

[Benefit Calculators](#)**Quick Calculator Benefit Estimates**

November 25, 2014

Retirement

At right is the information you provided. Below that are estimated benefit amounts for retirement at 3 different ages, including your normal (or full) retirement age (67). We assume you will work every year up to the year in which you begin receiving benefits.

As shown in the table, you can receive a monthly benefit starting at age 62 and 1 month that would be reduced for life due to early retirement. If you choose to delay the start of benefits to a higher age, you can then receive a larger monthly benefit for the rest of your life.

For example, if you start taking benefits at age 62 and 1 month, you will receive \$1,631 per month for the rest of your life. But if you wait until age 67 to start receiving benefits, you will get \$2,344 for the rest of your life. So by waiting until age 67, you can then receive \$713 more per month than if you started lower monthly benefits at 62 and 1 month. Remember, these estimated figures are in today's dollars.

Social Security benefits are the foundation on which to build a financially secure retirement. Savings and pensions also are key components of your retirement plan.

Information you submitted

Date of birth: 3/23/1978

Current earnings: **\$82,233.00**Benefit in **year-2014** dollars**Retirement Benefit Estimates**

Retirement age	Monthly benefit amount ¹
62 and 1 month in 2040	\$1,631.00
67 in 2045	\$2,344.00
70 in 2048	\$2,917.00

¹ Assumes no future increases in prices or earnings.

We have calculated your benefits by making certain assumptions about your past earnings. Please look at these earnings to see if they appear reasonable to you. You can change them and see the effect on your benefit estimates!

[See the earnings we used](#)**Disability/Survivor**

For disability and survivors estimates, we assumed that you became disabled or died **today**. We did not use future earnings in calculating those estimates.

Disability	Monthly benefit amount
You	\$2,112.00

Your spouse and children may also qualify for benefits.

Survivors	Monthly benefit amount
Your child	\$1,655.00
Your spouse caring for your child	\$1,655.00
Your spouse at normal retirement age	\$2,207.00
Family maximum	\$3,862.30

25/11/2014

Estimated Social Security Benefit

Social Security Online **Benefit Calculators**Benefit Calculators**Estimated Earnings**

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1. ☒ Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2. ☐ Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 3 %

If you change a growth factor, be sure that you have checked box number 2 above!

[Submit earnings information](#)

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Year	Earnings	
		Taxable amount
1996	\$0	
1997	\$0	
1998	\$0	
1999	\$0	
2000	\$0	
2001	\$0	
2002	\$0	
2003	\$47,901	
2004	\$49,338	
2005	\$50,818	
2006	\$52,343	
2007	\$53,913	
2008	\$55,530	
2009	\$57,196	
2010	\$58,912	
2011	\$60,680	
2012	\$62,500	
2013	\$64,375	
2014 & later	\$82,233	

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.

Social Security Online

Benefit Calculators

Benefit Calculators



Estimated Earnings

November 25, 2014

The table at right shows the estimated annual amounts of your taxable earnings that we used to calculate your monthly retirement benefit. We estimated these earnings based on the amount of earnings you said you would receive in 2014. We do not use earnings in the year you begin receiving benefits.

If you feel that the earnings shown here are much different from your actual earnings, then you can change the earnings by selecting one of two different methods.

1. ☒ Enter the amounts you want to change. Please note that you will be sending personal data over the Internet – this is not a secure medium.
2. ☐ Change the assumed earnings growth rate for past earnings. You may choose to make your earnings grow faster or slower than national average wages by entering a relative growth factor below. Choosing a positive number will cause your earnings to grow faster than the national average; choosing a negative number will cause slower than average growth. Entering a relative growth factor of 2, for example, means your wages will grow 2 percent faster than the national average.

Relative growth factor for past earnings: 0.3 %

If you change a growth factor, be sure that you have checked box number 2 above!

Submit earnings information

Note that the last year of earnings used in estimating your retirement benefit is the year before the year in which retirement begins, whether at age 62, normal retirement age, or age 70.

Year	Earnings Taxable amount
1996	\$0
1997	\$0
1998	\$0
1999	\$0
2000	\$0
2001	\$0
2002	\$0
2003	\$60,838
2004	\$61,020
2005	\$61,203
2006	\$61,387
2007	\$61,571
2008	\$61,756
2009	\$61,941
2010	\$62,127
2011	\$62,313
2012	\$62,500
2013	\$62,688
2014 & later	\$82,233

Note: Estimated number of credits earned before age 62 is 148. Minimum requirement is 40 credits.